

Information to identify the case:

Anthony J. DiNuova

Debtor 1: _____
 First Name _____ Middle Name _____ Last Name _____

Debtor 2:
 (Spouse, if filing) _____ First Name _____ Middle Name _____ Last Name _____

United States Bankruptcy Court: District of New Jersey

Social Security number or ITIN: xxx-xx-9728
 EIN: _____

Social Security number or ITIN: _____
 EIN: _____

Date case filed for chapter: 13 2/25/25

Case number: 25-11895-JNP

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Anthony J. DiNuova	
2. All other names used in the last 8 years	aka Anthony Joseph DiNuova	
3. Address	2413 Hartford Drive Glendora, NJ 08029	
4. Debtor's attorney Name and address	Andrew G. Greenberg Law Offices of Andrew G. Greenberg 4400 Route 9 South, Suite 1000 Freehold, NJ 07728	Contact phone 732-236-4375 Email: a.greenberglawfirm@verizon.net
5. Bankruptcy trustee Name and address	Andrew B Finberg Office of the Chapter 13 Standing Trustee 535 Route 38 Suite 580 Cherry Hill, NJ 08002	Contact phone 856-663-5002
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . (800) 676-6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 2/26/25

For more information, see page 2

7. Meeting of creditors	March 27, 2025 at 09:00 AM	Location: Meeting held by Zoom, visit join.zoom.us , Enter Meeting ID 571 854 9346, Click on JOIN using passcode 0895556855, or call 1-856-329-3438
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	For additional meeting information go to https://www.justice.gov/ust/moc
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: http://www.nib.uscourts.gov under File An Electronic Claim. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Filing deadline: 5/27/25 Filing deadline: 5/6/25 Filing deadline: 180 days from date of order for relief. 11 U.S.C. § 502(b)(9)
9. Filing of plan	The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent to you separately.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at: https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

In re:
Anthony J. DiNuova
Debtor

Case No. 25-11895-JNP
Chapter 13

District/off: 0312-1
Date Rcvd: Feb 26, 2025

User: admin
Form ID: 309I

Page 1 of 3
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Feb 26, 2025

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- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2025:

Recip ID	Recipient Name and Address
db	+ Anthony J. DiNuova, 2413 Hartford Drive, Glendora, NJ 08029-1756
520563889	+ AMCA, PO Box 1235, Elmsford, NY 10523-0935
520563888	+ Aetna, C/O PRS, PO box 291269, Nashville, TN 37229-1269
520563896	+ Citizens Bank, C/O CCS, PO Box 1880, Saint Charles, MO 63302-1880
520563902	+ Emergency Physician Associates of South, Jersey, POB 740021, Cincinnati, OH 45274-0021
520563906	+ HSBC, PO Box 385908, Minneapolis, MN 55438-5908
520563904	+ Haddon Emergency Physicians, PO Box 41541, Philadelphia, PA 19101-1541
520563907	Kennedy Health, PO Box 958, Woodbury, NJ 08096
520563910	+ Mainline Emergency Medicine, PO Box 415751, Boston, MA 02241-5751
520563921	+ Temple University Hospital, 3401 N Broad Street, Philadelphia, PA 19140-5189
520563922	+ Virtua Health, POB 8500, Philadelphia, PA 19178-8500

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: a.greenberglawfirm@verizon.net	Feb 26 2025 21:11:00	Andrew G. Greenberg, Law Offices of Andrew G. Greenberg, 4400 Route 9 South, Suite 1000, Freehold, NJ 07728
tr	+ Email/Text: pmarraffa@standingtrustee.com	Feb 26 2025 21:12:00	Andrew B Finberg, Office of the Chapter 13 Standing Truste, 535 Route 38, Suite 580, Cherry Hill, NJ 08002-2977
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 26 2025 21:14:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 26 2025 21:14:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520563890	+ EDI: TSY2	Feb 27 2025 01:52:00	Barclays Bank, PO Box 8803, Wilmington, DE 19899-8803
520563891	+ Email/Text: legal@benuckrainey.com	Feb 26 2025 21:14:00	Breg Inc., C/O Benuck & Rainey Inc., 25 Concord Road, Lee, NH 03861-6624
520563892	EDI: CAPITALONE.COM	Feb 27 2025 01:52:00	Capital One Bank, 15000 Capital One Drive, Richmond, VA 23238
520563892	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 26 2025 21:29:26	Capital One Bank, 15000 Capital One Drive, Richmond, VA 23238
520563894	^ MEBN	Feb 26 2025 21:03:27	Capital One Bank, C/O Hayt Hayt & Landau, PO Box 500, Eatontown, NJ 07724-0500
520563893	+ Email/Text: signed.order@pfwattorneys.com	Feb 26 2025 21:12:00	Capital One Bank, C/O Pressler, Felt & Warshaw, 7 Entin Road, Parsippany, NJ 07054-5020
520563895	+ Email/Text: bankruptcy@cavps.com	Feb 26 2025 21:14:00	Cavalry Portfolio Services, 500 Summit Lake Dr.,

District/off: 0312-1

User: admin

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Form ID: 309I

Total Noticed: 40

520563897	+ EDI: COMCASTCBLCENT	Feb 27 2025 01:46:00	Suite 400, Valhalla, NY 10595-2321 Comcast Xfinity, PO Box 70219, Philadelphia, PA 19176-0219
520563898	^ MEBN	Feb 26 2025 21:02:50	Cooper University Health Care, POB 95000, Philadelphia, PA 19195-0001
520563899	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 26 2025 21:09:54	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
520563900	^ MEBN	Feb 26 2025 21:02:16	Emergency Physician Associates of South, Jersey, C/O Account Resolution Services, 1643 NW 136 Ave., Bldg H, Ste 100, Sunrise, FL 33323-2857
520563901	^ MEBN	Feb 26 2025 21:02:21	Emergency Physician Associates of South, Jersey, C/O HRRG, PO Box 5406, Cincinnati, OH 45273-0001
520563903	+ EDI: PHINAMERI.COM	Feb 27 2025 01:52:00	GM Financial, PO Box 183853, Arlington, TX 76096-3853
520563905	+ EDI: HFC.COM	Feb 27 2025 01:46:00	HSBC, PO Box 9, Buffalo, NY 14240-0009
520563908	^ MEBN	Feb 26 2025 21:02:38	KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
520563909	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 26 2025 21:10:56	LVNV Funding, C/O Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520563911	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 26 2025 21:10:41	Merrick Bank, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
520563912	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 26 2025 21:14:00	Midland Credit Management, PO Box 2037, Warren, MI 48090-2037
520563913	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 26 2025 21:14:00	Midland Funding, 3111 Camino Del Rio North, Ste 1300, San Diego, CA 92108-5750
520563914	^ MEBN	Feb 26 2025 21:03:49	Millenium Health, PO Box 844468, Dallas, TX 75284-4468
520563916	^ MEBN	Feb 26 2025 21:01:54	PSE & G, PO Box 14444, New Brunswick, NJ 08906-4444
520563915	+ EDI: CCS.COM	Feb 27 2025 01:52:00	Progressive Garden State Insurance Co., C/O CCS, POB 55126, Boston, MA 02205-5126
520563917	+ EDI: Q3G.COM	Feb 27 2025 01:52:00	Quantum3 Group LLC as agent for, Concora Credit Inc., P.O. Box 788, Kirkland, WA 98083-0788
520563918	+ EDI: CCS.COM	Feb 27 2025 01:52:00	Quest Diagnostics, C/O CCS, PO Box 55126, Boston, MA 02205-5126
520563919	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 26 2025 21:15:00	Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
520563920	+ EDI: AISTMBL.COM	Feb 27 2025 01:46:00	Sprint, PO Box 4191, Carol Stream, IL 60197-4191
520563920	+ Email/PDF: ais.tmobile.ebn@aisinfo.com	Feb 26 2025 21:10:41	Sprint, PO Box 4191, Carol Stream, IL 60197-4191

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2025

Signature: /s/Gustava Winters